

CUSTOMER INFORMATION SHEET/KNOW YOUR POLICY

This document provides key information about your policy. You are also advised to go through your policy document.

Please Note: *This Customer Information Sheet provides information available under this Product. Kindly refer to the Policy Schedule to know exact details of coverage opted by You.*

SI N o	Title	Description (Please refer to applicable Policy Clause Number in next column)	Policy / Clause Number
1	Product Name	Digit Carrier's Legal Liability Policy	
2	Unique Identification Number (UIN) allotted by IRDAI	IRDAN158RP0074V01202021	
3	Structure	Indemnity	
4	Interests Insured	Interest insured can be any Common Carrier who can be an individual, partnership, private limited or public limited Company. Please refer your Policy schedule/COI to know the exact property insured under this product	
5	Sum Insured / Motor Insured Declared Value Scope	Sum Insured Amount available under Your policy will be as per the amount mentioned in Your Policy Schedule.	
6	Policy Coverage	Coverages will be as mentioned in your Policy Schedule/Certificate of Insurance We will indemnify You against Your legal liability for actual Physical Loss of or Damage to Goods or Merchandise whilst being transported in India by a Vehicle, details of which are specified in the Policy Schedule, by You under a contract of carriage in writing Provided that: a.such loss or damage is directly caused by fire, explosion and/or accident to the carrying	2. Operative Clause

		<p>Vehicle stated in the Policy Schedule during the Policy Period and within the Duration stipulated hereunder, on account of Your negligence or negligence or criminal act of Your employees or servants; and</p> <p>b.the Vehicle is damaged by such fire or explosion or accident and a claim in respect thereof is admitted under the Motor Insurance Policy covering the same.</p> <p>The indemnity shall also include the necessary and reasonable defence costs and expenses that may be incurred by You, with Our written consent, in defending the alleged legal liability claim in connection with the lost or damaged Goods or Merchandise covered under this Policy.</p> <p><u>DURATION</u></p> <p>The Cover under this Policy shall apply only to fire or explosion or accident occurring during or after loading of the Goods on the Vehicle at the point of origin and until unloading of the same at the destination named in the contract of carriage or expiry of 3 days, unless specifically agreed otherwise and mentioned in Your Policy Schedule, after the first arrival of the Vehicle at the city or town of such destination, whichever may first occur.</p> <p>Subject to the limits, terms, conditions, exclusions contained herein or endorsed hereon.</p>	
7	Add-on Cover	Add on cover/Endorsement will be as per your Policy Schedule/COI.	
8	Loss Participation	<p>Deductible/Loss Participation will be as per your Policy Schedule/COI</p> <p>Options for Voluntary Deductible will range from 0% to 10% of the AoA Limit Opted.</p>	
9	Exclusions	<p>We shall not be liable to indemnify You under this Policy in respect of the following, unless specifically agreed otherwise and mentioned in Your Policy Schedule/Certificate of Insurance:</p> <ol style="list-style-type: none"> 1. Liability for loss or damage to Goods or Merchandise due to accident occurring beyond the Policy Period and Duration of insurance stipulated in Your Policy Schedule. 2. Liability for death/injury/property damage under Motor Vehicles Act arising out of use of the Vehicle or liability of any other nature whatsoever except in respect of Goods or Merchandise as per terms of Coverage clause stipulated herein. 3. Liability undertaken by You under any contract or agreement unless such liability would have arisen and You would have been liable at law governing the carriage viz. the Carriage of Road Act, 2007 including amendments if any, notwithstanding such agreement. 4. Liability in respect of damage to Goods or Merchandise <ol style="list-style-type: none"> a. belonging to You or to any of Your servant, agent or sub-contractor or to any other party, except those being transported by You under a contract of carriage entered into by You in its standard form. 	5. Exclusions

		<p>b. in Your custody or control or any of Your servant's, agent's or sub-contractor's or any other party's custody or control, except such Goods or Merchandise are transported by You under a contract of carriage entered into by You in its standard form.</p> <p>5. Liability for loss or damage to Goods or Merchandise arising from:</p> <p>a. Inherent defect or vice, including insects, moth, vermin, mildew, mould, damp, wear and tear, deterioration, spontaneous combustion or decay of perishable Goods.</p> <p>b. Depreciation, delay, loss of market, or any action including confiscation by a lawful or any Public Authority</p> <p>c. Consequential Loss arising from loss or damage to Goods.</p> <p>d. War (whether declared or not), act of foreign enemy, hostilities, civil war, rebellion, mutiny, insurrection or usurped power, civil commotion, act of God,</p> <p>e. ionizing radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel or from nuclear weapons material.</p> <p>f. any change in Law after issue of this insurance</p> <p>g. refusal on the part of Government, Government Agency or other competent authority to grant any necessary permit, License or sanction or deciding to revoke or qualify any such permit.</p> <p>h. strikes and/or riots</p> <p>i. Acts of Terrorism</p> <p>Contraband or Goods which are being smuggled or otherwise transported illegally.</p> <p>Any other Specific exclusion will be as mentioned in Policy Schedule.</p>	
10	Special Conditions and Warranties (if any)	Special Conditions and Warranties will be as per your Policy Schedule/COI.	
11.	Admissibility of Claim	<p><u>Admissibility of Claim</u></p> <p>The claim will be admissible only if there is any legal liability for actual Physical Loss of or Damage to Goods or Merchandise whilst being transported in India by a Vehicle. Protection will be limited to coverage provided in Policy wordings. Coverage will be limited upto the sections opted in your Policy Schedule.</p> <p>Duties of Insured</p>	

- a. It is duty of the Insured and his/her employees/agents in all circumstances, to act with reasonable dispatch and take such measures as may be necessary for the purpose of averting or minimizing a loss.
- b. You shall always ensure that all rights against bailees, or other third parties are properly preserved and exercised as a condition precedent to claim under this Policy.
- c. You shall at all times exercise necessary care to ensure that:
 - I. only competent employees and agents are employed to handle the Goods and the Vehicles;
 - II. the Vehicles and their accessories and fittings are maintained in sound roadworthy condition and are fit for the purpose for which they are used;
 - III. all statutory requirements including Rules and Regulations imposed by any public authority are duly observed and complied with in respect of use of the Vehicle and carriage of the Goods.
- d. The details of all contracts of carriage issued, freight earned and of all vehicles employed or utilized shall be properly recorded and the Insured shall at all times allow the Company to inspect such account and records and furnish copies as may be required by the Company
- e. The Insured shall maintain written record at each of its depots or delivery stations of the condition and nature of Goods received in an apparently damaged condition immediately at the time of such receipt.

Duty Of Disclosure

This Policy shall be void and all premiums paid hereon shall be forfeited to Us in the event of misrepresentation, misdescription or non-disclosure of any material fact in the Proposal form, personal statement, declaration and connected documents, or any material information having been withheld.

Sample Claim Calculation process

Sum Insured - Rs 10,00,000

Deductible/ Excess – 25000 per claim

Damage to insured carrier– INR 5,00,000

Total Admissible claim amount as per Policy terms and Condition – INR 5,00,000 - 25000

Claim payable under the policy – INR 4,75,000

(Please Note: Above mentioned calculation is for sample purpose, it may vary on claim-to-claim

		basis, nature of claim and as per the terms and conditions mentioned in Your policy schedule)	
12	Policy Servicing - Claim Intimation and Processing	<ul style="list-style-type: none"> • Toll free Number: 1800-258-5956 • Email: hello@godigit.com • You can connect with our customer service team at the time of occurrence of loss/damage for its intimation. • TAT (turn around time) for settlement of the claim will depend on the nature of claim. • In case the claim is not settled within the specified timelines, then the claimant is entitled for interest as per the rate specified in prevailing regulatory provision. 	
13	Grievance Redressal and Policyholder's Protection	<p>The Company is committed to extend the best possible services to its customers. However, if you are not satisfied with our services and wish to lodge a complaint, please feel free to call our 24X7 Toll free number 1800-258-5956 or you may email to the customer service desk at hello@godigit.com . After investigating the matter internally and subsequent closure, we will send our response.</p> <p>Senior Citizens can now contact us on 1800-258-5956 or write to us at seniors@godigit.com Email: grievance@godigit.com</p> <p>For further information, please refer the below link, https://www.godigit.com/claim/grievance-redressal-procedure</p> <p>a. You can also make use of IRDAI's online portal - Integrated Grievance Management System (IGMS) by registering Your complaint at https://irdai.gov.in/igms1</p>	18. Grievance
14	Obligations of the Policyholder	<ul style="list-style-type: none"> • To disclose all information correctly sought by the insurer at time of filling the proposal form • In case of any change / modification / addition to the already declared information the same shall be brought to the notice of the Insurer immediately • Non-disclosure of material information may affect the claim settlement. • Disclosure of other material information during the policy period. 	